

Hartford Life and Accident Insurance Company: Life/AD&D Insurance, Disability, Leave Administration and Voluntary Benefits for CapMetro Direct Employees

- To support recruitment and retention of CapMetro’s workforce and maintain continuity of benefits, it’s requested that the Board approve the contract with Hartford Life and Accident Insurance Company effective January 1, 2026.
- Current contract with Unum expires on December 31, 2025
- The \$3,363,839 contract amount is for 1 base year and 2 option years and includes a 12% contingency for headcount and salary growth
- This is a \$804,039 decrease from the current estimate.

Employer Paid Benefits (60% of overall cost)	Employee Paid Benefits (40% of overall cost)
Basic life and AD&D insurance	Voluntary life insurance
Long-term disability	Long-term disability buy-up
Short-term disability	Voluntary hospital, accident and critical illness
FMLA and disability leave administration	